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MAY 11 2010

Richard W. Wieking
Clerk, U.S. District Court
Northern District of California

May 10, 2010

Honorable Judge Susan Illston
Department of Justice
450 Golden Gate Avenue
San Francisco CA 94102-3661

Re: United States v. Roberto Heckscher
Case Number: 2009R01317
Docket Number: 09-00998

Dear Judge Illston:

I've held off on writing this letter as I did not want to be part of a lynch mob. Further, I have been trying to distance myself from this situation as I focus on trying to dig my family out of our financial hole. I can't afford to be living in the past as I need to be thinking positive.

Mr. Heckscher was employed by my father, Henry Irving, in a second generation bookkeeping/tax practice in the Sunset District around 1973. When he was interviewed, he informed my father that he had to have flexible hours as he was the computer scoreboard operator for the San Francisco Giants. My father accommodated his schedule and within time Roberto also became the computer scoreboard operator for the San Francisco 49ers. This may not be new information to you, but the point is that Roberto is a very gifted person when it comes to numbers and his understanding of computer systems.

I came to know Roberto in 1975 when I joined my father in his San Francisco office selling professional practices, i.e. dental, medical and accounting practices. This was a completely separate business from the bookkeeping/tax practice. When my dad was terminally ill, I handled the sale of the practice to Roberto. And many of the defrauded parties are clients going back to my father's practice.

Over the years, I would question Roberto about the soundness of my notes, asking about the collateral, etc. What I recall quite strongly was how he assured me that I had nothing to worry about. In fact, he was bothered that I even questioned him. My investing money with Roberto goes back to the late 1980's.

As a result of the trust and confidence placed in Roberto, my Knights of Columbus Council 3950 in Novato placed our Catholic High School Scholarship Savings of \$21,000 with him when I was Grand Knight. This investment grew to \$41,600 and provided a sense of security within the Council as we were able to continue to pay our \$12,000/year in scholarships from our annual

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fundraising. So, when I first learned of this fraud and even though I had lost \$336,000+ in personal funds set aside for my children and my wife and I, my first concern was maintaining my family's credibility and good name within our Church and the Knights of Columbus. (My wife and I were very active in our Church.) I believe that I succeeded in doing this as best as possible. Yet, my pastor was very disappointed in me.

The loss of this safety net coupled with the economy we are experiencing put in motion some drastic changes for my wife and I. Without the luxury of our safety net which included funds saved for my son who is now attending college (approximately \$35,000 per year for him to go to Purdue), we sold our house last September and are now renting for the first time in 30-years. We did this as we had to reduce our monthly outgo by paying down debt as we try to navigate another two years of college tuition. The sale of our house was not a short sale nor a foreclosure as we had considerable equity. But, we had purchased a lot on the ocean in 2006 with the intent of building a home and retiring there. As such, we were able to pay off the balance on the money owed on the lot. (We placed both properties for sale to see which would sell first. No one was buying dirt in 2009.) It is sort of ironic that we now own an over-priced piece of dirt on the ocean without any debt and we are now renters. (We paid \$585,000 for our lot which isn't worth \$350,000 today.)

My wife and I hope to get back on our feet but it has been difficult. This spiral has now set us back with our taxes with the Internal Revenue Service and it has had a severe impact on how we perceive our financial future. We had saved since we married. While others around us were buying second homes, taking nice vacations and driving fancy cars, we put our two children through private schools and had hopefully prepared ourselves for our later life. We are both 58-years of age and now expect to be working until we are 75 years of age as a result of this experience.

I am not going to bother you with any anger. But, my immediate family including my brother and three aunts lost over \$2.5 Million. My two children lost monies set aside for them (my 26-year old daughter lost \$76,600 which was saved for her which would have helped her considerably), I am trying to pay for my son's Purdue tuition from my cash flow which is severely strained in this economy and my wife and I lost Pension funds and our liquid cash reserves. Being self-employed and paying for our healthcare has been very difficult. Right now we are paying bills any buying groceries on a Line of Credit.

What saves my wife and I is our faith in God and knowing that there is a better life after death. What has troubled me immensely is how Roberto could look people in their eyes and assure them of the safeness of their investments. He violated his trusted position with his clients and friends and preyed upon them to cover-up his financial failures in the late 1970's/early 1980's. Instead of simply allowing himself to crash and then pick-up the pieces and move on, he had to take down hundreds of people with him which is having a severe financial impact upon them as it will for succeeding generations.

And as a father and husband, he has severed relationships with the most important people in his life; his wife Cindy and his children Jason and Jenny. And all so he could enjoy the rush of being a big-shot gambler and commodities trader.

In closing, none of us are risk-taking speculators, nor did any of us know the extent of Roberto's loan business. My brother and I assumed that it was a closed knit group of maybe 10-to-15 parties.



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I will not be in your courtroom come this Friday as I am attending a business convention in Anaheim.

I wish you well as you ponder this important decision regarding Roberto's sentence.

Sincerely,

Raymond N. Irving

RNI:pt